



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name BOK FINANCIAL CORPORATION

City/State TULSA, OK

Bank Holding Company Information

Federal Reserve District: 10

Consolidated Assets (\$000): 45,450,657

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BOK FINANCIAL CORPORATION
1 WILLIAMS CTR

TULSA, OK 74172

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BHC Name

City/State

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	49,324,702	49,884,864	49,889,812	48,276,703	42,030,818
Net income (\$000)	195,334	312,481	618,121	435,030	500,758
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.22	2.67	15	2.27	2.65	19	2.26	2.60	20	2.32	2.77	20	2.68	3.01	27
+ Non-interest income	0.99	0.96	59	1.38	1.11	68	1.43	1.04	72	1.63	1.21	74	1.54	1.32	69
- Overhead expense	2.17	2.17	55	2.26	2.24	56	2.28	2.17	61	2.33	2.57	41	2.60	2.69	50
- Provision for credit losses	0	0.09	28	-0.24	-0.15	32	-0.20	-0.09	22	0.46	0.51	46	0.11	0.15	46
+ Securities gains (losses)	0.01	0	90	0.01	0.01	71	0.01	0.01	74	0.02	0.02	61	0.01	0.01	75
+ Other tax equivalent adjustments	0.01	0	94	0.01	0	94	0.01	0	94	0.01	0	94	0.02	0	91
= Pretax net operating income (tax equivalent)	1.03	1.40	21	1.64	1.79	45	1.63	1.66	51	1.20	1.04	59	1.54	1.56	46
Net operating income	0.79	1.06	20	1.25	1.36	44	1.24	1.26	51	0.90	0.81	57	1.19	1.19	46
Net income	0.79	1.06	20	1.25	1.35	45	1.24	1.26	51	0.90	0.82	56	1.19	1.19	46
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.62	3.12	19	2.68	3.14	18	2.65	3.06	20	3.12	3.55	22	4.19	4.41	32
Interest expense	0.16	0.24	34	0.15	0.27	23	0.14	0.25	23	0.39	0.52	34	1.14	1.08	64
Net interest income (tax equivalent)	2.47	2.88	19	2.53	2.85	25	2.52	2.80	27	2.73	3.01	28	3.06	3.33	31
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.08	53	0.26	0.13	78	0.17	0.11	70	0.30	0.27	66	0.18	0.21	55
Earnings coverage of net loan and lease losses (X)	45.83	-9.51	67	11.88	4.52	48	18.93	39.72	48	11.17	22.91	49	16.50	24.40	54
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.13	1.17	50	1.46	1.39	62	1.27	1.23	60	1.69	1.58	65	0.97	0.83	69
Allowance for loan and lease losses / Total loans and leases	1.13	1.15	51	1.45	1.37	62	1.26	1.20	59	1.68	1.55	67	0.96	0.81	68
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.41	80	0.92	0.63	80	0.74	0.49	81	1.12	0.71	86	0.89	0.57	81
30-89 days past due loans and leases / Total loans and leases	0.34	0.32	63	0.30	0.27	68	0.33	0.32	62	0.33	0.39	52	0.31	0.43	42
Liquidity and Funding															
Net noncore funding dependence	2.86	3.09	54	8.68	-1.82	81	4.86	-2.33	74	15.49	3.20	82	29.51	14.45	85
Net short-term noncore funding dependence	2.32	-1.79	67	6.35	-8.21	89	4.27	-7.71	86	10.10	-4.76	89	27.13	3.38	97
Net loans and leases / Total assets	46.62	61.60	13	45.02	59.81	12	39.93	58.67	11	48.80	61.58	17	51.22	63.77	18
Capitalization															
Tier 1 leverage ratio	9.12	9.08	54	8.58	9.11	37	8.55	8.98	39	8.28	9.13	26	8.41	9.76	13
Holding company equity capital / Total assets	10.42	10.04	55	11.30	10.88	59	10.66	10.71	52	11.27	11.16	51	11.47	12.43	40
Total equity capital (including minority interest) / Total assets	10.43	10.14	54	11.35	11.01	57	10.67	10.82	51	11.32	11.29	51	11.49	12.57	37
Common equity tier 1 capital / Total risk-weighted assets	11.62	11.90	49	11.95	12.69	46	12.24	12.42	50	11.95	12.38	48	11.39	12.17	41
Net loans and leases / Equity capital (X)	4.47	6.22	17	3.98	5.51	18	3.75	5.53	13	4.33	5.58	24	4.46	5.21	31
Cash dividends / Net income	36.96	34	56	23.05	25.30	46	23.31	28.27	39	33.20	42.30	38	28.66	33.12	39
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-3.68	7.91	7	2.89	9.29	29	7.68	10.50	46	10.42	16.68	33	10.76	9.26	69
Equity capital	-11.17	-0.29	25	4.63	9.31	33	1.85	7.46	26	8.45	6.99	65	9.56	10.49	62
Net loans and leases	-0.24	11.87	11	-11.26	0.79	5	-11.88	3.36	5	5.21	9.07	37	0.55	9.10	15
Noncore funding	-49.35	10.50	2	-44.18	-23.76	23	-35.20	-14.79	24	-39.88	-12.18	18	17.42	6.59	76
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	1.27	11.61	29	3.84	11.05	31	1.12	10.95	27	3.89	13.56	29	4.22	13.04	38
Equity investment in subsidiaries / Equity capital	97.64	103.92	19	100.38	103.07	40	96.57	103.22	12	100.17	102.81	37	99.25	103.22	24
Cash from ops + noncash items + op expense / Op expense + dividends	126.33	116.54	56	188.27	130.64	76	309.48	154.48	92	140.10	147.24	57	222.45	190.27	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	382,381	391,576	769,357	889,721	1,124,636	-2.35	15.26
Income from lease financing receivables.....	2,960	2,788	5,465	6,183	6,260	6.17	27.92
Fully taxable income on loans and leases.....	378,355	387,857	761,897	879,355	1,107,280	-2.45	14.44
Tax-exempt income on loans and leases.....	6,986	6,507	12,925	16,549	23,616	7.36	102.02
Estimated tax benefit on income on loans and leases.....	3,295	3,796	7,354	8,642	10,311	-13.19	-33.17
Income on loans and leases (tax equivalent).....	388,636	398,160	782,176	904,546	1,141,207	-2.39	14.64
Investment interest income (tax equivalent).....	123,945	124,408	243,876	276,368	271,020	-0.37	25.47
Interest on balances due from depository institutions.....	2,175	324	1,033	2,739	11,334	571.30	-76.79
Interest income on other earning assets.....	67,355	76,588	163,240	97,149	121,549	-12.06	190.66
Total interest income (tax equivalent).....	582,111	599,480	1,190,325	1,280,802	1,545,110	-2.90	23.77
Interest on time deposits of \$250K or more.....	1,905	2,148	3,852	7,190	11,477	-11.31	-61.06
Interest on time deposits < \$250K.....	2,609	4,083	7,297	21,997	30,531	-36.10	-64.01
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	16,946	12,044	22,335	60,809	133,530	40.70	43.20
Interest on other borrowings and trading liabilities.....	11,763	9,362	19,736	59,006	231,951	25.65	-56.72
Interest on subordinated debt and mandatory convertible securities.....	1,694	5,766	8,676	11,554	11,590	-70.62	-57.94
Total interest expense.....	34,917	33,403	61,896	160,556	419,079	4.53	-36.73
Net interest income (tax equivalent).....	547,194	566,077	1,128,429	1,120,246	1,126,031	-3.34	31.81
Non-interest income.....	243,529	343,248	711,364	787,313	645,586	-29.05	-27.40
Adjusted operating income (tax equivalent).....	790,723	909,325	1,839,793	1,907,559	1,771,617	-13.04	5.34
Overhead expense.....	535,953	564,793	1,138,948	1,123,207	1,094,063	-5.11	12.57
Provision for credit losses.....	0	-60,000	-100,000	222,096	44,205		-100.00
Securities gains (losses).....	2,125	1,897	3,704	9,910	5,597	12.02	-12.52
Other tax equivalent adjustments.....	3,589	2,987	7,319	6,015	6,696	20.15	5.90
Pretax net operating income (tax equivalent).....	255,230	409,902	812,361	580,094	649,236	-37.73	-7.35
Applicable income taxes.....	52,319	90,878	179,775	128,793	130,183	-42.43	-39.03
Tax equivalent adjustments.....	7,601	7,609	16,261	16,230	18,368	-0.11	-37.42
Applicable income taxes (tax equivalent).....	59,920	98,487	196,036	145,023	148,551	-39.16	-38.83
Minority interest.....	-24	-1,066	-1,796	41	-73		
Net income before discontinued operations, net of minority interest.....	195,334	312,481	618,121	435,030	500,758	-37.49	10.67
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	195,334	312,481	618,121	435,030	500,758	-37.49	10.67
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	195,310	311,415	616,325	435,071	500,685	-37.28	10.02
Investment securities income (tax equivalent).....	123,945	124,408	243,876	276,368	271,020	-0.37	25.47
US Treasury and agency securities (excluding mortgage-backed securities).....	6	4	8	8	225	50.00	-95.65
Mortgage-backed securities.....	114,735	116,443	227,129	260,770	253,822	-1.47	34.46
All other securities.....	9,204	7,961	16,739	15,590	16,973	15.61	-30.90
Cash dividends declared.....	72,188	72,026	144,105	144,437	143,496	0.22	25.78
Common.....	72,188	72,026	144,105	144,437	143,496	0.22	25.78
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.36	2.90	13	2.40	2.92	17	2.39	2.85	17	2.65	3.27	16	3.68	4	25
Less: Interest expense	0.14	0.22	34	0.13	0.25	21	0.12	0.23	23	0.33	0.48	31	1	0.98	61
Equals: Net interest income (tax equivalent)	2.22	2.67	15	2.27	2.65	19	2.26	2.60	20	2.32	2.77	20	2.68	3.01	27
Plus: Non-interest income	0.99	0.96	59	1.38	1.11	68	1.43	1.04	72	1.63	1.21	74	1.54	1.32	69
Equals: adjusted operating income (tax equivalent)	3.21	3.67	22	3.65	3.82	46	3.69	3.70	52	3.95	4.04	48	4.22	4.41	41
Less: Overhead expense	2.17	2.17	55	2.26	2.24	56	2.28	2.17	61	2.33	2.57	41	2.60	2.69	50
Less: Provision for credit losses	0	0.09	28	-0.24	-0.15	32	-0.20	-0.09	22	0.46	0.51	46	0.11	0.15	46
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	90	0.01	0.01	71	0.01	0.01	74	0.02	0.02	61	0.01	0.01	75
Plus: other tax equivalent adjustments	0.01	0	94	0.01	0	94	0.01	0	94	0.01	0	94	0.02	0	91
Equals: Pretax net operating income (tax equivalent)	1.03	1.40	21	1.64	1.79	45	1.63	1.66	51	1.20	1.04	59	1.54	1.56	46
Less: Applicable income taxes (tax equivalent)	0.24	0.33	21	0.39	0.41	50	0.39	0.38	59	0.30	0.23	69	0.35	0.36	44
Less: Minority interest	0	0	6	0	0	1	0	0	1	0	0	80	0	0	3
Equals: Net operating income	0.79	1.06	20	1.25	1.36	44	1.24	1.26	51	0.90	0.81	57	1.19	1.19	46
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.79	1.06	20	1.25	1.35	45	1.24	1.26	51	0.90	0.82	56	1.19	1.19	46
Memo: Net income (last four quarters)	1.01	1.12	34	1.25	1.25	53	1.24	1.26	51	0.90	0.82	56	1.19	1.19	45
Net income—BHC and noncontrolling (minority) interest	0.79	1.07	18	1.25	1.37	44	1.24	1.27	50	0.90	0.83	56	1.19	1.20	46
Margin Analysis															
Average earning assets / Average assets	89.99	92.97	18	89.72	93.15	10	89.89	93.08	12	84.95	92.32	2	87.68	91.05	17
Average interest-bearing funds / Average assets	76.18	60.12	90	75.37	62.32	89	75.87	61.99	87	75.83	64.06	84	78.92	65.57	88
Interest income (tax equivalent) / Average earning assets	2.62	3.12	19	2.68	3.14	18	2.65	3.06	20	3.12	3.55	22	4.19	4.41	32
Interest expense / Average earning assets	0.16	0.24	34	0.15	0.27	23	0.14	0.25	23	0.39	0.52	34	1.14	1.08	64
Net interest income (tax equivalent) / Average earning assets	2.47	2.88	19	2.53	2.85	25	2.52	2.80	27	2.73	3.01	28	3.06	3.33	31
Yield or Cost															
Total loans and leases (tax equivalent)	3.72	4.01	31	3.52	4.05	23	3.61	4.01	31	3.84	4.27	24	5.13	5.09	60
Interest-bearing bank balances	0.39	0.42	37	0.13	0.11	81	0.11	0.14	13	0.74	0.27	96	2.28	2.04	65
Federal funds sold and reverse repos	0.81	0.58	69	0.05	0.26	40	0.10	0.25	41	0.24	0.68	28	1.84	2.44	32
Trading assets	1.73	0.52	83	2.41	0.42	91	2.22	0.45	91	2.47	0.60	87	3.15	0.99	84
Total earning assets	2.60	3.09	20	2.66	3.11	21	2.63	3.04	22	3.10	3.51	24	4.16	4.36	34
Investment securities (tax equivalent)	1.83	1.85	54	1.87	1.80	54	1.83	1.77	55	2.24	2.25	49	2.61	2.76	39
US Treasury and agency securities (excluding mortgage-backed securities)	1.20	1.22	44	1.60	1.28	73	1.28	1.14	60	1.14	1.75	25	11.75	2.32	99
Mortgage-backed securities	1.81	1.78	55	1.83	1.56	74	1.79	1.57	74	2.13	2.05	55	2.45	2.61	27
All other securities	2.30	2.82	32	2.99	2.91	55	2.72	2.81	51	4.96	3.24	89	5.70	4.06	88
Interest-bearing deposits	0.12	0.20	33	0.11	0.24	21	0.10	0.21	23	0.29	0.53	21	0.74	1.10	25
Time deposits of \$250K or more	0.55	0.50	62	0.52	0.76	26	0.46	0.66	30	0.85	1.42	9	1.51	1.96	17
Time deposits < \$250K	0.63	0.44	79	0.72	0.72	56	0.70	0.62	63	1.66	1.36	74	2.10	1.82	66
Other domestic deposits	0.10	0.17	35	0.07	0.17	24	0.07	0.15	23	0.22	0.36	23	0.62	0.93	26
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.66	0.36	81	0.08	0.19	34	0.28	0.17	83	0.40	0.62	39	1.91	1.86	50
Other borrowed funds and trading liabilities	0.68	1.24	25	0.38	1.31	19	0.39	1.27	22	0.80	1.50	18	2.32	2.38	48
All interest-bearing funds	0.19	0.36	20	0.18	0.40	15	0.16	0.37	16	0.44	0.74	19	1.26	1.49	34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	243,529	343,248	711,364	787,313	645,586
Fiduciary activities income	95,859	82,411	170,618	159,794	169,507
Service charges on deposit accounts - domestic	43,944	38,714	80,503	75,450	90,455
Trading revenue	-31,409	17,675	45,891	220,297	123,289
Investment banking fees and commissions	28,774	23,917	54,658	43,690	39,771
Insurance activities revenue	6,556	5,912	11,766	12,703	13,861
Venture capital revenue	0	0	0	0	0
Net servicing fees	74,746	21,846	48,061	-65,615	-27,859
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	4,770	58,929	84,990	109,912	39,001
Other non-interest income	20,289	93,844	214,877	231,082	197,561
Total overhead expenses	535,953	564,793	1,138,948	1,123,207	1,094,063
Personnel expense	314,151	345,045	695,382	688,474	660,565
Net occupancy expense	58,365	53,341	108,650	112,866	110,515
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	8,013	9,385	18,311	20,443	20,618
Other operating expenses	155,424	157,022	316,605	301,424	302,365
Fee income on mutual funds and annuities	381	753	1,461	1,607	1,305
Memoranda					
Assets under management in proprietary mutual funds and annuities	3,484,678	3,609,949	3,981,515	3,727,130	3,708,772
Number of equivalent employees	4,763	4,817	4,711	4,915	5,107
Average personnel expense per employee	65.96	71.63	147.61	140.08	129.35
Average assets per employee	10,355.81	10,356	10,590.07	9,822.32	8,230.04

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.16	2.35	27	0.22	2.15	26	0.21	2.17	29	0.20	2.02	26	0.20	2.72	25
Overhead expenses / Net Interest Income + non-interest income	68.13	59.40	81	62.43	59.03	64	62.21	59.28	58	59.20	62.28	41	62.16	61.29	57
Percent of Average Assets															
Total overhead expense	2.17	2.17	55	2.26	2.24	56	2.28	2.17	61	2.33	2.57	41	2.60	2.69	50
Personnel expense	1.27	1.20	64	1.38	1.25	65	1.39	1.21	73	1.43	1.30	62	1.57	1.41	65
Net occupancy expense	0.24	0.22	58	0.21	0.24	34	0.22	0.23	42	0.23	0.26	35	0.26	0.28	44
Other operating expenses	0.66	0.72	49	0.67	0.73	51	0.67	0.72	49	0.67	0.94	27	0.77	0.97	39
Overhead less non-interest income	1.19	1.19	43	0.89	1.10	29	0.86	1.10	26	0.70	1.25	15	1.07	1.32	28
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	67.78	58.92	81	62.11	58.45	65	61.91	58.83	61	58.88	61.82	41	61.76	60.64	58
Personnel expense	39.73	32.65	87	37.95	33.10	74	37.80	32.93	72	36.09	32.36	70	37.29	32.39	80
Net occupancy expense	7.38	6.14	70	5.87	6.33	41	5.91	6.23	47	5.92	6.58	37	6.24	6.52	44
Other operating expenses	20.67	19.36	66	18.30	18.60	51	18.20	19.18	48	16.87	22.28	25	18.23	21.20	39
Total non-interest income	30.80	25.40	68	37.75	28.18	72	38.67	27.67	76	41.27	28.83	79	36.44	29.23	70
Fiduciary activities income	12.12	2.23	92	9.06	2.24	93	9.27	2.20	92	8.38	2.09	92	9.57	1.97	93
Service charges on domestic deposit accounts	5.56	3.45	85	4.26	3.19	71	4.38	3.27	68	3.96	3.27	63	5.11	3.88	66
Trading revenue	-3.97	0.45	3	1.94	0.72	85	2.49	0.62	88	11.55	1.28	94	6.96	1.18	91
Investment banking fees and commissions	3.64	2.25	78	2.63	2.52	68	2.97	2.58	69	2.29	2.46	65	2.24	3.54	60
Insurance activities revenue	0.83	0.36	79	0.65	0.37	75	0.64	0.36	75	0.67	0.41	76	0.78	0.47	78
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	9.45	1.38	90	2.40	0.55	90	2.61	0.60	90	-3.44	0.01	2	-1.57	0.28	3
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.60	1.51	39	6.48	3.83	77	4.62	3.30	74	5.76	3.92	72	2.20	1.86	64
Other non-interest income	2.57	9.09	9	10.32	9.26	67	11.68	9.27	73	12.11	9.65	71	11.15	10.04	68
Overhead less non-interest income	36.98	32.73	60	24.36	29.94	29	23.24	30.52	25	17.61	31.93	16	25.31	31.06	29
Applicable income taxes / Pretax net operating income (tax equivalent)	20.50	21.22	40	22.17	21.54	55	22.13	21.18	60	22.20	18.63	72	20.05	20.56	46
Applicable income tax + TE / Pretax net operating income + TE	23.48	23.38	57	24.03	23.10	67	24.13	22.67	70	25	21.18	79	22.88	23.23	47

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	11,371,810	11,312,187	10,798,639	11,730,877	11,035,765	0.53	28.80
Commercial and industrial loans	8,092,628	8,293,110	7,605,698	9,564,736	8,804,574	-2.42	17.68
Loans to individuals	416,832	426,123	452,258	398,032	425,128	-2.18	-7.12
Loans to depository institutions and acceptances of other banks	13,006	8,000	8,008	8,000	10,042	62.58	60.03
Agricultural loans	4,739	3,945	6,150	5,622	9,976	20.13	-66.73
Other loans and leases	1,570,710	1,564,375	1,521,102	1,536,696	1,643,203	0.40	22.51
Less: Unearned income	38,160	53,467	39,200	50,371	41,670	-28.63	33.54
Loans and leases, net of unearned income	21,431,565	21,554,273	20,352,655	23,193,592	21,887,018	-0.57	22.96
Less: Allowance for loan and lease losses	241,114	311,890	256,421	388,640	210,759	-22.69	-3.58
Net loans and leases	21,190,451	21,242,383	20,096,234	22,804,952	21,676,259	-0.24	23.34
Debt securities that reprice or mature in over 1 year	12,374,337	13,026,104	12,911,811	12,736,789	11,063,824	-5.00	47.76
Mutual funds and equity securities	85,508	70,429	67,797	84,015	69,989	21.41	47.53
Subtotal	33,650,296	34,338,916	33,075,842	35,625,756	32,810,072	-2.01	31.38
Interest-bearing bank balances	667,219	544,463	2,091,284	321,659	483,666	22.55	-67.55
Federal funds sold and reverse repos	158	690	27	17,849	8,693	-77.10	-97.41
Debt securities that reprice or mature within 1 year	415,888	511,694	457,005	552,323	491,318	-18.72	-0.01
Trading assets	4,816,770	6,880,395	10,051,137	5,283,524	2,825,430	-29.99	383.36
Total earning assets	39,550,331	42,276,158	45,675,295	41,801,111	36,619,179	-6.45	35.97
Non-interest-bearing cash and due from depository institutions	1,424,755	747,425	781,312	862,269	904,124	90.62	117.46
Premises, fixed assets, and leases	515,217	500,107	518,993	508,208	495,388	3.02	90.09
Other real estate owned	20,893	19,619	17,480	25,722	15,019	6.49	39.55
Investment in unconsolidated subsidiaries	373,889	342,023	352,010	290,338	258,690	9.32	93.77
Intangible and other assets	3,566,289	3,301,939	2,977,960	3,246,224	4,031,281	8.01	55.46
Total assets	45,450,657	47,186,778	50,322,495	46,733,184	42,323,681	-3.68	39.78
Quarterly average assets	47,962,165	49,856,809	50,602,908	49,934,825	44,077,815	-3.80	48.22
Average loans and leases (YTD)	20,876,240	22,617,149	21,641,990	23,554,521	22,254,578	-7.70	20.42
Memoranda							
Loans held-for-sale	178,576	191,290	186,175	236,443	177,703	-6.65	-35.11
Loans not held-for-sale	21,252,989	21,362,983	20,166,480	22,957,149	21,709,315	-0.51	23.89
Real estate loans secured by 1-4 family	2,364,168	2,482,376	2,375,438	2,610,350	2,377,140	-4.76	3.42
Commercial real estate loans	8,985,231	8,806,883	8,400,482	9,095,576	8,637,157	2.03	37.72
Construction and land development	1,673,075	1,270,867	1,276,937	1,346,650	1,476,728	31.65	79.92
Multifamily	1,156,751	1,188,554	1,115,386	1,253,930	1,122,504	-2.68	58.20
Nonfarm nonresidential	6,155,405	6,347,462	6,008,159	6,494,996	6,037,925	-3.03	26.57
Real estate loans secured by farmland	22,411	22,928	22,719	24,951	21,468	-2.25	20.91
Total investment securities	12,875,733	13,608,227	13,436,613	13,373,127	11,625,131	-5.38	45.52
U.S. Treasury securities	927	504	1,000	508	1,600	83.93	-7.11
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	814,279	598,234	712,137	397,226	276,397	36.11	63.18
Mortgage-backed securities	11,974,259	12,938,301	12,654,919	12,890,618	11,276,385	-7.45	44.95
Asset-backed securities	0	0	0	0	0		
Other debt securities	760	759	760	760	760	0.13	-82.79
Mutual funds and equity securities	85,508	70,429	67,797	84,015	69,989	21.41	47.53
Available-for-sale securities	10,152,663	13,317,922	13,157,817	13,050,665	11,269,643	-23.77	21.39
U.S. Treasury securities	927	504	1,000	508	1,600	83.93	-7.11
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	638,305	386,509	508,365	167,980	1,861	65.15	1848.13
Mortgage-backed securities	9,512,959	12,930,438	12,647,980	12,881,705	11,265,710	-26.43	15.41
Asset-backed securities	0	0	0	0	0		
Other debt securities	472	471	472	472	472	0.21	-88.63
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-30,305	24,706	20,396	26,897	20,985		
Available-for-sale securities appreciation (depreciation)	-522,812	297,267	93,381	440,814	138,149		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	9,858,168	9,521,625	10,181,642	11,066,707	8,830,693	3.53	50.06

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,564,346	2,658,662	4,098,946	2,544,232	1,855,384	34.07	56.54
NOW, ATS and transaction accounts	6,692,822	6,951,058	7,345,355	7,057,282	5,196,148	-3.72	275.47
Time deposits less brokered deposits < \$250K	67,917	174,410	-58,590	-1,017,890	41,916	-61.06	
MMDA and other savings accounts	27,041,722	25,928,852	28,114,502	24,588,877	18,356,736	4.29	68.23
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	37,366,807	35,712,982	39,500,213	33,172,501	25,450,184	4.63	89.99
Time deposits of \$250K or more	488,353	856,950	825,315	812,544	790,593	-43.01	-39.69
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	647,901	699,047	2,309,252	1,482,029	3,804,231	-7.32	39.54
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	60,812	1,009,057	48,297	260,356	4,631,125	-93.97	-98.85
Other borrowings w/remaining maturity over 1 year	35,505	592,668	36,753	1,682,971	27,056	-94.01	9.78
Brokered deposits < \$250K	813,328	881,941	937,603	2,177,927	1,418,984	-7.78	-56.15
Noncore funding	2,045,899	4,039,663	4,157,220	6,415,827	10,671,989	-49.35	-75.77
Trading liabilities	166,145	71,033	83,099	249,030	55,151	133.90	12.36
Subordinated notes and debentures + trust preferred securities	131,223	276,043	131,226	276,005	275,923	-52.46	-9.29
Other liabilities	999,041	1,732,506	1,082,366	1,328,260	1,006,515	-42.34	51.00
Total liabilities	40,709,115	41,832,227	44,954,124	41,441,623	37,459,762	-2.68	40.06
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5	5	5	5	5	0.00	25.00
Common surplus	1,381,676	1,373,101	1,378,794	1,368,062	1,350,995	0.62	35.79
Retained earnings	4,570,837	4,214,130	4,447,691	3,973,675	3,729,778	8.46	55.34
Accumulated other comprehensive income	-602,628	226,768	72,371	335,868	104,923		
Other equity capital components	-612,551	-481,027	-535,129	-411,344	-329,906		
Total holding company equity capital	4,737,339	5,332,977	5,363,732	5,266,266	4,855,795	-11.17	38.42
Noncontrolling (minority) interest in subsidiaries	4,203	21,574	4,639	25,295	8,124	-80.52	-84.48
Total equity capital, including minority interest	4,741,542	5,354,551	5,368,371	5,291,561	4,863,919	-11.45	37.45
Total liabilities and capital	45,450,657	47,186,778	50,322,495	46,733,184	42,323,681	-3.68	39.78
Memoranda							
Non-interest-bearing deposits	3,564,346	2,658,662	4,098,946	2,544,232	1,855,384	34.07	56.54
Interest-bearing deposits	35,104,142	34,793,211	37,164,185	33,618,740	25,804,377	0.89	75.03
Total deposits	38,668,488	37,451,873	41,263,131	36,162,972	27,659,761	3.25	73.15
Long-term debt that reprices within 1 year	71,064	60,000	71,059	71,016	70,967	18.44	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,363,732	5,266,266	5,266,266	4,855,795	4,432,109		
Accounting restatements	0	0	0	-46,696	2,862		
Net income	195,334	312,481	618,121	435,030	500,758		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-2,062	-776	4,885	11,459	15,537		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	72,478	63,868	117,938	75,830	129,483		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	72,188	72,026	144,105	144,437	143,496		
Change in other comprehensive income	-674,999	-109,100	-263,497	230,945	177,508		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,737,339	5,332,977	5,363,732	5,266,266	4,855,795		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	25.02	38.78	27	23.97	36.32	25	21.46	36.25	21	25.10	36.22	27	26.07	37.78	30
Commercial and industrial loans	17.81	11.05	81	17.58	12.25	78	15.11	10.76	75	20.47	13.52	84	20.80	12.02	84
Loans to individuals	0.92	3.52	42	0.90	3.48	40	0.90	3.36	42	0.85	3.40	37	1	4.20	34
Loans to depository institutions and acceptances of other banks	0.03	0.02	84	0.02	0.01	83	0.02	0.02	83	0.02	0.03	82	0.02	0.04	77
Agricultural loans	0.01	0.19	36	0.01	0.21	33	0.01	0.18	35	0.01	0.19	36	0.02	0.24	41
Other loans and leases	3.46	4.45	53	3.32	4.22	54	3.02	4.47	51	3.29	4.63	51	3.88	5.01	48
Net loans and leases	46.62	61.60	13	45.02	59.81	12	39.93	58.67	11	48.80	61.58	17	51.22	63.77	18
Debt securities over 1 year	27.23	19.46	77	27.61	17.61	84	25.66	19.46	68	27.25	15.55	92	26.14	14.60	92
Mutual funds and equity securities	0.19	0.05	90	0.15	0.06	80	0.13	0.06	80	0.18	0.05	85	0.17	0.06	83
Subtotal	74.04	82.34	16	72.77	78.32	19	65.73	79.22	12	76.23	78.16	27	77.52	79.65	25
Interest-bearing bank balances	1.47	4.59	22	1.15	9.11	3	4.16	8.50	29	0.69	7.51	4	1.14	3.06	29
Federal funds sold and reverse repos	0	0.58	53	0	0.52	62	0	0.54	57	0.04	0.82	68	0.02	1.57	61
Debt securities 1 year or less	0.92	1.68	39	1.08	1.53	50	0.91	1.56	45	1.18	1.68	48	1.16	1.91	48
Trading assets	10.60	0.55	94	14.58	0.60	96	19.97	0.49	97	11.31	1.01	93	6.68	1.19	88
Total earning assets	87.02	90.95	8	89.59	91.43	28	90.77	91.77	38	89.45	91.05	26	86.52	89.53	17
Non-interest cash and due from depository institutions	3.13	1.01	97	1.58	1.01	90	1.55	0.82	96	1.85	1.07	93	2.14	1.14	96
Other real estate owned	0.05	0.01	88	0.04	0.02	84	0.03	0.01	88	0.06	0.02	84	0.04	0.03	65
All other assets	9.85	7.97	74	8.82	7.50	66	7.68	7.35	56	8.71	7.82	65	11.34	9.27	74
Memoranda															
Short-term investments	2.38	7.68	21	2.24	12.01	4	5.06	11.47	23	1.91	11.17	4	2.32	7.63	32
U.S. Treasury securities	0	1.96	16	0	1.08	25	0	1.47	22	0	0.84	34	0	1.03	30
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	1.79	1.75	59	1.27	1.72	55	1.42	1.73	58	0.85	1.69	50	0.65	1.34	46
Mortgage-backed securities	26.35	13.68	90	27.42	12.97	95	25.15	14.14	86	27.58	11.75	96	26.64	11.44	97
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.52	20	0	0.52	20	0	0.53	21	0	0.42	23	0	0.39	21
Loans held-for-sale	0.39	0.35	72	0.41	0.42	65	0.37	0.55	64	0.51	0.52	62	0.42	0.39	65
Loans held for investment	46.76	61.41	13	45.27	59.85	13	40.07	58.06	11	49.12	61.72	17	51.29	63.50	19
Real estate loans secured by 1-4 family	5.20	12.26	21	5.26	11.69	22	4.72	11.46	20	5.59	11.91	24	5.62	13.29	23
Revolving	0.86	1.49	42	0.78	1.45	34	0.74	1.42	33	0.84	1.66	34	1.02	2.07	35
Closed-end, secured by first liens	4.12	10.40	21	4.28	9.84	25	3.79	9.67	22	4.53	9.81	25	4.34	10.69	23
Closed-end, secured by junior liens	0.23	0.18	73	0.20	0.20	66	0.19	0.17	68	0.21	0.22	63	0.26	0.28	61
Commercial real estate loans	19.77	24.34	39	18.66	22.48	37	16.69	22.69	32	19.46	22.22	40	20.41	22.23	46
Construction and land development	3.68	3.75	51	2.69	3.35	43	2.54	3.34	44	2.88	3.40	49	3.49	3.44	56
Multifamily	2.55	3.69	48	2.52	3.31	51	2.22	3.57	45	2.68	3.12	53	2.65	3.01	51
Nonfarm nonresidential	13.54	15.50	44	13.45	14.81	43	11.94	14.57	41	13.90	14.72	44	14.27	14.69	48
Real estate loans secured by farmland	0.05	0.35	41	0.05	0.34	43	0.05	0.30	44	0.05	0.33	44	0.05	0.36	44

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	53.06	62.08	28	52.48	59.66	31	53.06	61.05	30	50.58	57.15	34	50.42	57.46	38
Real estate loans secured by 1-4 family	11.03	20.31	22	11.52	19.82	25	11.67	19.86	25	11.25	19.43	24	10.86	20.75	22
Revolving	1.82	2.40	45	1.71	2.42	45	1.84	2.43	45	1.70	2.64	41	1.97	3.15	38
Closed-end	9.21	17.67	22	9.81	17.22	25	9.84	17.24	25	9.56	16.59	26	8.90	17.39	21
Commercial real estate loans	41.93	38.23	52	40.86	36.54	54	41.27	37.86	53	39.22	34.63	54	39.46	33.52	55
Construction and land development	7.81	5.97	68	5.90	5.50	56	6.27	5.65	58	5.81	5.26	59	6.75	5.09	68
1-4 family	0.36	1.34	39	0.40	1.11	38	0.44	1.18	43	0.36	0.93	37	0.36	0.94	41
Other	7.45	4.56	78	5.50	4.33	64	5.83	4.40	64	5.45	4.19	65	6.39	4.02	75
Multifamily	5.40	5.72	57	5.51	5.34	61	5.48	5.78	59	5.41	4.96	62	5.13	4.69	65
Nonfarm nonresidential	28.72	24.64	58	29.45	24.14	62	29.52	24.56	61	28	22.93	62	27.59	22.15	62
Owner-occupied	15.17	8.28	82	14.38	8.14	84	15.11	8.29	83	12.85	7.68	80	8.52	7.72	57
Other	13.55	16.13	38	15.07	15.71	47	14.41	15.94	44	15.15	14.95	48	19.07	14.34	69
Real estate loans secured by farmland	0.10	0.59	45	0.11	0.59	45	0.11	0.54	50	0.11	0.54	46	0.10	0.55	46
Loans to depository institutions and acceptances of other banks	0.06	0.05	84	0.04	0.03	83	0.04	0.04	86	0.03	0.06	80	0.05	0.11	76
Commercial and industrial loans	37.76	18.46	90	38.48	20.98	90	37.37	18.86	92	41.24	22.17	93	40.23	19.53	91
Loans to individuals	1.94	6.27	45	1.98	6.28	44	2.22	6.24	48	1.72	6.13	42	1.94	7.13	41
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.02	0.32	37	0.02	0.37	35	0.03	0.34	38	0.02	0.32	37	0.05	0.37	44
Other loans and leases	7.33	8.30	57	7.26	8.03	59	7.47	8.75	58	6.63	9.09	55	7.51	9.85	52
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	253.78	407.54	22	262.31	383.17	25	243.14	391.81	20	280.25	381.27	30	288.93	391.26	33
Real estate loans secured by 1-4 family	52.76	130.40	18	57.56	124.52	25	53.49	126.06	22	62.36	125.03	26	62.24	138.18	25
Revolving	8.71	15.55	37	8.53	15.53	38	8.41	15.44	36	9.41	17.42	35	11.26	21.26	33
Closed-end	44.05	113.22	19	49.04	107.53	25	45.08	108.85	22	52.96	106.14	26	50.97	115.20	23
Commercial real estate loans	200.52	254.23	35	204.21	238.21	37	189.15	245.88	33	217.29	234.65	45	226.13	229.44	48
Construction and land development	37.34	38.88	52	29.47	35.52	45	28.75	35.95	45	32.17	35.62	49	38.66	34.95	58
1-4 family	1.73	8.60	33	2	7.06	34	2.01	7.42	36	1.99	6.34	35	2.07	6.61	39
Other	35.61	29.76	59	27.47	28.07	51	26.74	28.11	50	30.18	28.16	55	36.59	27.32	66
Multifamily	25.82	39.14	45	27.56	34.78	51	25.11	38.66	44	29.96	32.74	55	29.39	31.04	56
Nonfarm nonresidential	137.37	162.28	43	147.18	157.17	45	135.28	158.05	40	155.17	155.06	50	158.08	152.10	49
Owner-occupied	72.57	54.20	65	71.85	52.65	67	69.25	52.99	66	71.22	52.37	67	48.80	53.07	50
Other	64.80	106.54	30	75.33	102.08	33	66.03	102.54	29	83.95	100.54	38	109.27	97.41	57
Real estate loans secured by farmland	0.50	3.62	41	0.53	3.59	43	0.51	3.22	45	0.60	3.44	43	0.56	3.60	43
Loans to depository institutions and acceptances of other banks	0.29	0.27	84	0.19	0.18	83	0.18	0.21	83	0.19	0.28	82	0.26	0.44	77
Commercial and industrial loans	180.60	115.10	81	192.30	127.07	80	171.25	114.45	77	228.50	139.91	88	230.51	122.02	87
Loans to individuals	9.30	35.52	40	9.88	35.29	40	10.18	34.55	44	9.51	37.47	39	11.13	43.51	36
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.11	1.81	37	0.09	2.01	32	0.14	1.86	36	0.13	1.88	37	0.26	2.18	42
Other loans and leases	35.05	50.19	50	36.27	46.75	54	34.25	51.06	50	36.71	49.54	52	43.02	52.44	56
Supplemental															
Non-owner occupied CRE loans / Gross loans	26.99	30.64	42	26.69	28.84	46	26.35	30.07	42	26.56	27.32	48	31.02	26.45	58
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	129.08	203.71	30	133.38	187.37	32	120.76	195.33	29	147.17	183.76	36	177.74	178.57	48
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	201.65	261.50	34	205.23	244.59	35	190.01	252.85	33	218.38	240.85	44	226.54	236.10	47

BHC Name

City/State

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.38	7.68	21	2.24	12.01	4	5.06	11.47	23	1.91	11.17	4	2.32	7.63	32
Liquid assets	40.41	25.39	84	44.68	28.17	90	50.78	29.03	90	41.39	26.22	86	36.52	22.44	84
Investment securities	28.33	21.68	73	28.84	19.64	81	26.70	21.63	65	28.62	17.85	86	27.47	16.99	88
Net loans and leases	46.62	61.60	13	45.02	59.81	12	39.93	58.67	11	48.80	61.58	17	51.22	63.77	18
Net loans, leases and standby letters of credit	49.04	62.44	14	47.06	60.62	12	41.77	59.49	12	50.97	62.48	16	53.55	64.84	19
Core deposits	82.21	75.64	70	75.68	74.75	38	78.49	75.71	48	70.98	70.67	36	60.13	63.09	30
Noncore funding	4.50	10.86	28	8.56	10.89	50	8.26	10.30	54	13.73	14.13	63	25.22	19.36	71
Time deposits of \$250K or more	1.07	1.54	42	1.82	1.81	58	1.64	1.58	59	1.74	2.11	48	1.87	2.94	31
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.43	1.20	69	1.48	1.20	71	4.59	1.23	87	3.17	1.47	82	8.99	1.94	91
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.43	0.50	78	1.48	0.52	79	4.59	0.54	94	3.13	0.54	91	8.97	0.48	99
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.13	1.63	33	2.14	0.99	79	0.10	1	40	0.56	1.24	47	10.94	3.01	94
Earning assets that reprice within 1 year	35.60	36.16	48	32.94	38.93	33	32.33	37.37	37	33.91	39.38	34	39.33	39.29	47
Interest-bearing liabilities that reprice within 1 year	2.19	6.49	15	3.10	7.04	18	2.58	6.39	16	3.15	8.20	14	3.48	10.19	11
Long-term debt that reprices within 1 year	0.16	0.28	69	0.13	0.26	66	0.14	0.26	70	0.15	0.47	61	0.17	0.96	54
Net assets that reprice within 1 year	33.26	28.22	59	29.72	30.25	43	29.61	29.65	47	30.61	29.11	50	35.68	26.63	75
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.86	3.09	54	8.68	-1.82	81	4.86	-2.33	74	15.49	3.20	82	29.51	14.45	85
Net short-term noncore funding dependence	2.32	-1.79	67	6.35	-8.21	89	4.27	-7.71	86	10.10	-4.76	89	27.13	3.38	97
Short-term investment / Short-term noncore funding	58.13	166.36	29	32.62	284.81	6	64.35	273.46	13	19.84	184.19	6	9.95	77.77	8
Liquid assets - short-term noncore funding / Nonliquid assets	60.92	28.61	85	68.36	34.02	89	87.19	36.68	90	54.22	28.18	87	20.73	16.97	67
Net loans and leases / Total deposits	54.80	76.80	11	56.72	74.66	12	48.70	72.79	8	63.06	79.43	13	78.37	90.31	22
Net loans and leases / Core deposits	56.71	82.80	8	59.48	81.17	10	50.88	78.25	6	68.75	88.34	14	85.17	103.93	21
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.71	-6.37	76	0.61	0.84	53	0.48	0.12	70	0.69	1.57	39	0.58	0.72	52
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.22	-13.54	53	7.32	1.94	94	2.20	-0.25	92	11.36	4.31	92	3.83	1.36	90
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	20.48	23.58	45	1.62	13.42	41	1.57	14.28	38	1.78	11.38	45	2.46	12.67	41
Available-for-sale securities	78.85	74.56	54	97.87	84.66	59	97.93	83.77	63	97.59	87.23	56	96.94	85.40	56
U.S. Treasury securities	0.01	9.26	15	0	5.52	25	0.01	6.70	22	0	4.72	34	0.01	6.15	25
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	6.32	8	57	4.40	8.87	46	5.30	8.22	50	2.97	9.83	40	2.38	7.75	36
Mortgage-backed securities	93	63.23	93	95.08	66.59	93	94.18	66.54	95	96.39	66.64	92	97	67.43	96
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.01	3.01	20	0.01	3.17	19	0.01	3.08	21	0.01	3.01	21	0.01	2.94	21
Mutual funds and equity securities	0.66	0.28	78	0.52	0.32	75	0.50	0.29	75	0.63	0.35	75	0.60	0.40	67
Debt securities 1 year or less	3.23	8.89	32	3.76	8.69	34	3.40	7.78	35	4.13	10.55	26	4.23	11.86	29
Debt securities 1 to 5 years	18.33	20.02	55	15.65	17.05	52	21.77	18.25	61	8.35	17.03	39	18.42	17.94	59
Debt securities over 5 years	77.78	68.75	57	80.07	72.17	56	74.33	71.11	46	86.89	69.86	70	76.75	66.02	56
Pledged securities	76.56	30.80	96	69.97	33.87	88	75.78	32.26	93	82.75	35.67	96	75.96	30.57	97
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	2.50	-31.70	80	6.19	51.37	30	185.74	27.98	95	-9.34	183.32	9	0.68	26.69	40
Investment securities	-5.38	21.19	11	6.15	33.34	22	0.47	31.36	12	15.04	23.62	40	25.80	11.75	80
Core deposits	4.63	9.58	46	15.14	16.88	53	19.08	16.94	67	30.34	26.88	71	8.20	11.23	50
Noncore funding	-49.35	10.50	2	-44.18	-23.76	23	-35.20	-14.79	24	-39.88	-12.18	18	17.42	6.59	76

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	17,141,303	14,793,070	16,017,990	13,964,662	13,942,904
Commit: Secured commercial real estate loans	3,907,521	2,661,497	3,187,488	2,535,651	2,439,498
Commit: Unsecured real estate loans	14,835	905	15,075	13,301	5,972
Credit card lines (reported semiannually, June/Dec)	34,038	10,300	0	8,172	48,775
Securities underwriting	1,237	1,827	0	0	2,648
Standby letters of credit	1,098,585	963,322	925,549	1,012,872	989,368
Commercial and similar letters of credit	1,880	4,090	1,747	5,380	1,185
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	6,025	10,611	6,431	15,255	6,401
Credit derivatives - notional amount (holding company as beneficiary)	0	2,075	907	3,622	680
Credit derivative contracts w/ purchased credit protection-investment grade	6,025	12,686	7,338	3,622	680
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	47,037,970	113,540,172	78,367,833	175,159,423	137,984,278
Written options contracts (interest rate)	640,732	908,306	660,760	1,132,292	541,985
Purchased options contracts (interest rate)	511,208	582,377	455,981	668,320	353,074
Interest rate swaps	4,760,860	5,376,772	4,316,363	5,527,298	4,406,809
Futures and forward foreign exchange	143,700	1,142,260	424,652	673,224	422,038
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	2,243,599	1,870,130	1,997,939	1,529,540	717,956
Written options contracts (commodity and other)	5,212,759	2,359,816	3,128,408	1,507,184	775,473
Purchased options contracts (commodity and other)	5,212,759	2,359,816	3,128,261	1,507,436	775,473
Commodity and other swaps	6,031,841	3,645,529	4,670,599	3,035,026	2,181,630

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	37.71	24.48	83	31.35	22.45	81	31.83	22.78	80	29.88	22.01	79	32.94	23.52	80
Standby letters of credit	2.42	0.66	93	2.04	0.67	91	1.84	0.65	90	2.17	0.71	90	2.34	0.84	89
Commercial and similar letters of credit	0	0.02	56	0.01	0.02	61	0	0.02	53	0.01	0.02	63	0	0.02	48
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.01	0.26	55	0.02	0.25	55	0.01	0.24	55	0.03	0.35	56	0.02	0.42	56
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	58	0	0.18	58	0.01	0.30	58	0	0.52	55
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.19	69	0.03	0.18	69	0.01	0.18	70	0.01	0.25	68	0	0.30	67
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	157.96	44.65	90	279.28	49.75	92	193.06	46.30	91	408.15	48.62	93	350.06	68.47	91
Interest rate contracts	116.50	32.11	92	255.17	35.96	93	166.53	32.46	93	390.49	34.36	93	338.55	47.31	92
Interest rate futures and forward contracts	103.49	3.60	94	240.62	5.17	96	155.73	3.25	96	374.81	6.21	99	326.02	10.67	97
Written options contracts (interest rate)	1.41	1.58	75	1.92	1.82	72	1.31	1.41	73	2.42	2.18	72	1.28	2.47	67
Purchased options contracts (interest rate)	1.12	1.48	74	1.23	1.33	75	0.91	1.31	76	1.43	1.46	75	0.83	2.65	65
Interest rate swaps	10.47	21.90	46	11.39	20.67	48	8.58	20.49	44	11.83	20.83	44	10.41	28.86	38
Foreign exchange contracts	0.32	6.76	70	2.42	6.16	80	0.84	6.30	72	1.44	6.01	73	1	10.12	69
Futures and forward foreign exchange contracts	0.32	4.19	72	2.42	3.93	81	0.84	3.78	76	1.44	3.47	77	1	5.23	75
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	41.15	1.19	94	21.69	0.86	94	25.68	0.92	94	16.22	1.86	92	10.52	3.32	88
Commodity and other futures and forward contracts	4.94	0.08	94	3.96	0.07	94	3.97	0.07	94	3.27	0.14	93	1.70	0.19	92
Written options contracts (commodity and other)	11.47	0.41	94	5	0.29	93	6.22	0.32	93	3.23	0.52	90	1.83	0.98	87
Purchased options contracts (commodity and other)	11.47	0.31	94	5	0.19	93	6.22	0.21	93	3.23	0.37	92	1.83	0.94	88
Commodity and other swaps	13.27	0.32	95	7.73	0.29	95	9.28	0.31	95	6.49	0.32	94	5.15	0.38	94
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	82.11	46.07	86	65.41	42.93	78	74.01	44.98	83	59.29	42.82	77	62.65	45.53	76

BHC Name _____ City/State _____

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	71,795,428	131,785,178	97,150,796	190,739,743	148,158,716
Interest rate contracts	52,950,770	120,407,627	83,800,937	182,487,333	143,286,146
Foreign exchange contracts	143,700	1,142,260	424,652	673,224	422,038
Equity, commodity, and other contracts	18,700,958	10,235,291	12,925,207	7,579,186	4,450,532
Derivatives Position					
Futures and forwards	49,425,269	116,552,562	80,790,424	177,362,187	139,124,272
Written options	5,853,491	3,268,122	3,789,168	2,639,476	1,317,458
Exchange-traded	1,519,059	580,619	779,764	399,770	152,752
Over-the-counter	4,334,432	2,687,503	3,009,404	2,239,706	1,164,706
Purchased options	5,723,967	2,942,193	3,584,242	2,175,756	1,128,547
Exchange-traded	1,110,777	518,276	655,891	353,167	154,064
Over-the-counter	4,613,190	2,423,917	2,928,351	1,822,589	974,483
Swaps	10,792,701	9,022,301	8,986,962	8,562,324	6,588,439
Held for trading	71,187,605	129,478,183	95,456,583	188,604,857	146,013,102
Interest rate contracts	52,342,947	118,100,632	82,106,724	180,352,447	141,140,532
Foreign exchange contracts	143,700	1,142,260	424,652	673,224	422,038
Equity, commodity, and other contracts	18,700,958	10,235,291	12,925,207	7,579,186	4,450,532
Non-traded	607,823	2,306,995	1,694,213	2,134,886	2,145,614
Interest rate contracts	607,823	2,306,995	1,694,213	2,134,886	2,145,614
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	65,926,641	128,495,985	93,347,461	188,062,564	1,970,373
One year or less	59,469,572	120,245,866	86,494,156	180,733,157	1,431,516
Over 1 year to 5 years	4,672,203	6,212,866	5,457,369	5,406,694	493,096
Over 5 years	1,784,866	2,037,253	1,395,936	1,922,713	45,761
Gross negative fair value (absolute value)	2,790,826	1,466,672	1,420,098	908,639	317,434
Gross positive fair value	2,785,028	1,504,569	1,379,915	981,050	338,066
Held for trading	2,780,333	1,478,200	1,363,953	944,319	326,254
Non-traded	4,695	26,369	15,962	36,731	11,812
Current credit exposure on risk-based capital derivative contracts	3,050,470	1,562,931	1,378,218	969,190	8,037
Credit losses on derivative contracts	0	-27	-32	-19	-60
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	73.75	93.66	13	91.37	94.09	25	86.26	94.17	20	95.67	94.10	32	96.71	93.44	38
Foreign exchange contracts	0.20	3.30	60	0.87	3.27	66	0.44	3.47	62	0.35	3.49	58	0.28	3.20	50
Equity, commodity, and other contracts	26.05	1.20	96	7.77	1.17	90	13.30	1.14	94	3.97	1.17	82	3	1.64	76
Futures and forwards															
Written options	68.84	9.78	95	88.44	12.57	96	83.16	11.16	96	92.99	14.05	97	93.90	13.49	97
Exchange-traded	8.15	5.78	69	2.48	7.49	40	3.90	6.28	53	1.38	8.18	28	0.89	5.91	23
Over-the-counter	2.12	0.15	91	0.44	0.11	88	0.80	0.12	89	0.21	0.14	85	0.10	0.15	86
Purchased options	6.04	5.46	64	2.04	7.20	38	3.10	5.96	47	1.17	7.73	26	0.79	5.10	24
Exchange-traded	7.97	3.69	77	2.23	3.44	60	3.69	3.27	65	1.14	3.42	53	0.76	4.42	48
Over-the-counter	1.55	0.15	89	0.39	0.12	86	0.68	0.12	88	0.19	0.15	85	0.10	0.28	81
Swaps	6.43	3.17	75	1.84	3.04	60	3.01	2.87	65	0.96	2.86	54	0.66	3.35	50
Held for trading															
Interest rate contracts	15.03	74.97	10	6.85	71.23	10	9.25	74.26	10	4.49	68.76	8	4.45	69.75	8
Foreign exchange contracts	99.15	37.98	90	98.25	40.60	85	98.26	40.42	87	98.88	43.53	89	98.55	44.16	87
Equity, commodity, and other contracts	72.91	31.52	73	89.62	34.42	85	84.51	34.15	82	94.55	36.62	92	95.26	37.24	91
Non-traded															
Interest rate contracts	0.20	1.71	73	0.87	1.57	75	0.44	1.68	73	0.35	1.60	69	0.28	1.60	64
Foreign exchange contracts	26.05	0.58	98	7.77	0.58	95	13.30	0.60	96	3.97	0.68	86	3	0.83	83
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0.85	62.02	10	1.75	59.40	14	1.74	59.58	12	1.12	56.47	10	1.45	55.84	12
Over 1 year to 5 years	0.85	57.94	10	1.75	56.19	16	1.74	56.71	14	1.12	53.82	12	1.45	52.22	13
Over 5 years	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Gross negative fair value (absolute value)	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Gross positive fair value	91.83	93.09	28	97.50	91.87	52	96.09	92.53	40	98.60	91.48	62	1.33	93.86	2
One year or less	82.83	31.78	86	91.24	28.05	91	89.03	27.56	91	94.75	32.05	89	0.97	32.17	5
Over 1 year to 5 years	6.51	24.76	21	4.71	26.03	17	5.62	27.01	17	2.83	27.06	13	0.33	30.45	10
Over 5 years	2.49	27.14	18	1.55	30.08	15	1.44	29.89	14	1.01	29.56	12	0.03	28.09	11
Gross negative fair value (absolute value)	3.89	1.56	96	1.11	1.25	53	1.46	0.98	75	0.48	1.55	26	0.21	0.83	20
Gross positive fair value	3.88	1.74	89	1.14	1.68	31	1.42	1.34	58	0.51	2.23	7	0.23	1.19	7
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.65	0.07	93	0.36	0.05	93	0.34	0.04	93	0.23	0.07	89	0.09	0.06	87
Gross positive fair value (X)	0.65	0.08	93	0.37	0.07	92	0.33	0.05	92	0.25	0.09	89	0.09	0.07	84
Held for trading (X)	0.65	0.06	93	0.36	0.05	93	0.32	0.04	93	0.24	0.07	89	0.09	0.06	86
Non-traded (X)	0	0.02	32	0.01	0.01	48	0	0.01	43	0.01	0.02	52	0	0.01	52
Current credit exposure (X)	0.71	0.04	97	0.38	0.05	93	0.33	0.04	93	0.25	0.06	90	0	0.05	21
Credit losses on derivative contracts	0	0	50	0	0	2	0	0	4	0	0	0	0	0	1
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	8.29	0.54	97	4.62	0.63	93	3.99	0.46	93	2.98	0.85	90	0.03	0.73	21

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	256,421	388,640	388,640	210,759	207,457
Gross losses	9,173	35,209	51,351	79,399	50,977
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,991	5,293	14,334	9,011	10,074
Net losses	5,182	29,916	37,017	70,388	40,903
Provision for loan and lease losses	-10,125	-46,834	-95,202	222,460	44,205
Adjustments	0	0	0	25,809	0
Ending balance	241,114	311,890	256,421	388,640	210,759
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.04	0.08	16	-0.19	-0.14	37	-0.19	-0.09	22	0.46	0.51	46	0.11	0.15	46
Provision for loan and lease losses / Average loans and leases	-0.10	0.14	12	-0.41	-0.25	32	-0.44	-0.16	16	0.94	0.82	65	0.20	0.24	52
Provision for loan and lease losses / Net loan and lease losses	-195.39	198.72	16	-156.55	77.32	37	-257.18	-105.48	25	316.05	487.86	48	108.07	130.58	46
Allowance for loan and lease losses / Total loans and leases not held for sale	1.13	1.17	50	1.46	1.39	62	1.27	1.23	60	1.69	1.58	65	0.97	0.83	69
Allowance for loan and lease losses / Total loans and leases	1.13	1.15	51	1.45	1.37	62	1.26	1.20	59	1.68	1.55	67	0.96	0.81	68
Allowance for loan and lease losses / Net loans and leases losses (X)	23.26	28.67	60	5.21	15.27	20	6.93	21.39	28	5.52	11.58	39	5.15	8.03	55
Allowance for loan and lease losses / Nonaccrual assets	211.25	413.77	28	173.62	318.67	26	191.27	364.13	27	165.60	299.17	25	116.47	218.72	30
ALLL / 90+ days past due + nonaccrual loans and leases	119.59	319.24	17	115.94	260.68	19	101.28	287.08	16	120.17	244.34	21	72.42	151.73	20
Gross loan and lease losses / Average loans and leases	0.09	0.16	45	0.31	0.22	72	0.24	0.19	67	0.34	0.34	61	0.23	0.28	52
Recoveries / Average loans and leases	0.04	0.07	33	0.05	0.08	40	0.07	0.08	48	0.04	0.07	31	0.05	0.08	38
Net losses / Average loans and leases	0.05	0.08	53	0.26	0.13	78	0.17	0.11	70	0.30	0.27	66	0.18	0.21	55
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	7.77	23.25	12	6.67	16.12	18	18.05	34.67	25	17.68	33.98	20	23.11	36.22	32
Earnings coverage of net loan and lease losses (X)	45.83	-9.51	67	11.88	4.52	48	18.93	39.72	48	11.17	22.91	49	16.50	24.40	54

Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	60	0	0.03	50	0	0.02	36	0	0.04	15	-0.02	0.01	15
Real estate loans secured by 1-4 family	-0.05	-0.02	18	0.01	-0.01	79	0	-0.02	77	-0.06	0.01	8	-0.01	0.01	28
Revolving	-0.01	-0.08	56	0.17	-0.05	94	0.09	-0.07	92	0	0.01	46	0	0.02	33
Closed-end	-0.06	-0.02	11	-0.02	-0.01	38	-0.01	-0.01	42	-0.07	0	4	-0.01	0	26
Commercial real estate loans	0.01	0	83	0	0.05	43	0	0.04	20	0.01	0.07	32	-0.02	0.01	8
Construction and land development	-0.02	-0.02	31	-0.03	0	20	-0.04	0	17	0.03	0	82	0.07	-0.01	90
1-4 family	-0.02	0	7	-0.02	0	5	-0.03	0	5	-0.01	0	10	-0.04	0	5
Other	0	-0.01	39	-0.02	-0.01	22	-0.01	0	26	0.04	0	86	0.12	-0.01	94
Multifamily	0	0	58	0	0.01	51	0	0.01	72	0	0	58	0	0	56
Nonfarm nonresidential	0.03	0	84	0.01	0.07	48	0	0.05	38	0.01	0.11	26	-0.05	0.02	3
Owner-occupied	0	0	60	0	0.01	34	0	0.01	31	0	0.02	40	-0.07	0.01	1
Other	0.03	0	86	0.01	0.06	57	0	0.04	49	0.01	0.08	36	0.02	0.01	76
Real estate loans secured by farmland	0	0	55	0	-0.01	58	-0.01	0	19	0	0.02	13	0.01	0.01	81
Commercial and industrial loans	0.03	0.10	48	0.70	0.20	89	0.45	0.17	87	0.71	0.47	77	0.45	0.37	70
Loans to individuals	0.82	0.65	65	0.42	0.78	42	0.50	0.71	49	0.59	1.13	36	0.76	1.17	43
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.27	0.14	81	0	0.08	23	0.04	0.10	56	0.02	0.15	47	0	0.15	10

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	72,300	65,446	66,628	76,790	67,644
90+ days past due loans and leases	87,473	89,373	119,132	88,719	110,086
Nonaccrual loans and leases	114,139	179,636	134,059	234,693	180,951
Total past due and nonaccrual loans and leases	273,912	334,455	319,819	400,202	358,681
Restructured 30-89 days past due	40,960	36,761	28,172	42,683	23,327
Restructured 90+ days past due	63,771	52,457	88,321	30,629	41,069
Restructured nonaccrual	53,031	48,040	50,609	35,382	39,198
Total restructured loans and leases	157,762	137,258	167,102	108,694	103,594
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	94,674	71,707	90,809	78,464	28,056
Other real estate owned	20,893	19,619	17,480	25,722	15,019
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.34	0.32	63	0.30	0.27	68	0.33	0.32	62	0.33	0.39	52	0.31	0.43	42
90+ days past due loans and leases	0.41	0.09	87	0.41	0.10	88	0.59	0.10	90	0.38	0.12	85	0.50	0.15	86
Nonaccrual loans and leases	0.53	0.38	75	0.83	0.58	74	0.66	0.46	77	1.01	0.66	82	0.83	0.51	81
90+ days past due and nonaccrual loans and leases	0.94	0.53	84	1.25	0.73	85	1.24	0.62	87	1.39	0.85	83	1.33	0.71	87
30-89 days past due restructured	0.19	0.01	97	0.17	0.01	97	0.14	0.01	97	0.18	0.01	97	0.11	0.01	94
90+ days past due restructured	0.30	0	98	0.24	0	98	0.43	0	99	0.13	0.01	96	0.19	0.01	96
Nonaccrual restructured	0.25	0.09	89	0.22	0.12	79	0.25	0.10	87	0.15	0.13	63	0.18	0.14	67
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.34	0.32	63	0.30	0.27	68	0.33	0.32	62	0.33	0.40	52	0.31	0.43	42
90+ days past due assets	0.41	0.10	87	0.41	0.10	88	0.59	0.10	90	0.38	0.12	85	0.50	0.15	86
Nonaccrual assets	0.53	0.39	75	0.83	0.59	73	0.66	0.47	77	1.01	0.67	81	0.83	0.53	81
30+ days past due and nonaccrual assets	1.28	0.88	77	1.55	1.04	80	1.57	0.97	82	1.73	1.29	75	1.64	1.19	79
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.44	0.32	74	0.57	0.43	73	0.50	0.36	76	0.69	0.52	78	0.69	0.44	82
90+ days past due and nonaccrual assets + other real estate owned	0.49	0.34	76	0.61	0.46	75	0.54	0.37	77	0.75	0.55	78	0.72	0.48	80
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.74	0.38	86	0.76	0.52	80	0.71	0.41	83	0.88	0.60	80	0.68	0.53	67
Allowance for loan and lease losses	138.70	57.44	90	115.48	67.93	86	139.94	62.64	89	106.06	66.66	82	136.85	115.41	70
Equity capital + allowance for loan and lease losses	6.72	3.52	86	6.38	4.43	80	6.38	3.60	86	7.29	4.97	80	5.69	4.28	73
Tier 1 capital + allowance for loan and lease losses	7.40	3.97	87	8.23	5.28	79	7.99	4.30	88	9.65	6.05	84	7.55	5.65	74
Loans and leases + other real estate owned	1.56	0.63	91	1.67	0.88	89	1.76	0.71	92	1.78	0.97	88	1.32	0.85	84

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.58	0.26	85	0.56	0.24	88	0.57	0.26	85	0.59	0.39	78	0.50	0.38	71
90+ days past due	0.77	0.11	90	0.79	0.12	89	1.10	0.12	93	0.74	0.16	89	0.97	0.16	89
Nonaccrual	0.77	0.45	80	0.68	0.65	61	0.82	0.52	79	0.68	0.76	50	0.70	0.46	75
Commercial and industrial															
30–89 days past due	0.06	0.28	16	0.02	0.17	17	0.06	0.24	20	0.06	0.23	18	0.11	0.31	24
90+ days past due	0	0.03	34	0	0.02	41	0	0.04	43	0.02	0.03	61	0.04	0.05	62
Nonaccrual	0.33	0.46	46	1.19	0.64	81	0.56	0.57	60	1.58	0.75	87	1.18	0.83	71
Individuals															
30–89 days past due	0.55	0.70	42	0.04	0.55	15	0.02	0.63	12	0.29	0.83	21	0.10	0.83	15
90+ days past due	0	0.07	19	0.01	0.07	47	0.01	0.09	48	0	0.14	41	0	0.17	36
Nonaccrual	0.03	0.18	37	0.04	0.18	40	0.05	0.17	44	0.07	0.28	36	0.05	0.17	41
Depository institution loans															
30–89 days past due	0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
Nonaccrual	0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due		0			0.01			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0	0.11	20	0	0.11	18	0.03	0.12	54	0	0.18	33	0.14	0.20	57
90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0	0.07	23	0.23	0.13	76	0.16	0.09	74	0.24	0.15	73	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	2.76	0.39	96	2.55	0.35	97	2.10	0.46	93	2.58	0.65	93	2.06	0.67	90
	90+ days past due	3.70	0.22	95	3.59	0.27	92	5	0.24	96	3.02	0.33	90	4.47	0.31	94
	Nonaccrual	2.05	0.61	93	1.66	0.82	86	1.92	0.71	89	1.56	0.89	83	1.63	0.73	89
Revolving	30-89 days past due	0.07	0.26	21	0.10	0.29	26	0.12	0.28	33	0.18	0.48	27	0.29	0.45	31
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0.05	0.03	75	0.08	0.05	77
	Nonaccrual	0.74	1.15	66	0.86	1.05	61	0.79	1.18	63	1.23	1.13	70	0.66	1	50
Closed-end	30-89 days past due	3.29	0.42	96	2.98	0.36	97	2.47	0.49	94	3	0.65	96	2.45	0.70	92
	90+ days past due	4.43	0.25	95	4.21	0.29	94	5.94	0.26	96	3.55	0.38	91	5.43	0.35	94
	Nonaccrual	2.31	0.60	93	1.79	0.77	88	2.13	0.67	92	1.62	0.87	84	1.85	0.70	90
Junior lien	30-89 days past due	0.01	0.01	65	0	0.01	29	0.03	0.01	89	0.01	0.02	59	0.06	0.02	83
	90+ days past due	0	0	36	0	0	36	0	0	36	0.02	0	93	0	0	29
	Nonaccrual	0.06	0.02	84	0.08	0.04	79	0.07	0.03	79	0.09	0.04	78	0.13	0.04	88
Commercial real estate	30-89 days past due	0	0.16	9	0	0.14	13	0.14	0.15	60	0.03	0.26	17	0.07	0.18	34
	90+ days past due	0	0.01	29	0	0.01	56	0	0.01	28	0.08	0.02	88	0.01	0.03	50
	Nonaccrual	0.43	0.32	70	0.41	0.52	50	0.51	0.38	72	0.42	0.62	45	0.44	0.23	79
Construction and development	30-89 days past due	0	0.22	16	0	0.12	18	0	0.17	17	0.01	0.28	27	0.08	0.28	44
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.16	38	0.02	0.36	36	0.02	0.20	37	0.06	0.41	36	1.33	0.20	92
1-4 family	30-89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0.08	0.06	72
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.01	0.01	74	0.02	0.02	71	0.02	0.01	75	0.04	0.03	76	0.04	0.02	79
Other	30-89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0.01	0.22	35	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0.01	0.35	31	1.28	0.17	93
Multifamily	30-89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0.54	0.14	86	0	0.17	21	0.52	0.11	90	0.59	0.05	97
Nonfarm non-residential	30-89 days past due	0	0.13	14	0	0.14	15	0.19	0.13	73	0.04	0.23	28	0.08	0.14	39
	90+ days past due	0	0.01	32	0	0.01	64	0	0.01	31	0.12	0.02	88	0.01	0.03	55
	Nonaccrual	0.63	0.39	76	0.46	0.66	47	0.72	0.45	74	0.48	0.80	43	0.20	0.28	42
Owner Occupied	30-89 days past due	0	0.04	28	0	0.04	21	0.19	0.04	93	0.02	0.07	36	0.04	0.07	38
	90+ days past due	0	0	34	0	0	77	0	0	37	0.04	0	92	0.01	0.01	66
	Nonaccrual	0.19	0.14	62	0.11	0.25	32	0.21	0.17	64	0.10	0.27	21	0.12	0.16	51
Other	30-89 days past due	0	0.08	14	0	0.09	28	0	0.08	32	0.02	0.14	36	0.04	0.07	48
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0.08	0.01	89	0	0.01	30
	Nonaccrual	0.44	0.21	82	0.35	0.40	60	0.50	0.23	81	0.38	0.44	53	0.07	0.10	52
Farmland	30-89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	769,130	892,079	843,670	956,723	1,021,094
Retained earnings	4,608,642	4,276,328	4,498,098	4,058,381	3,729,778
Accumulated other comprehensive income (AOCI)	-602,628	226,768	72,371	335,868	104,923
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,775,144	5,395,175	5,414,139	5,350,972	4,855,795
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,104,380	1,127,096	1,111,142	1,133,192	1,142,051
Accumulated other comprehensive income-related adjustments	-602,628	226,768	72,371	335,868	104,923
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	4,273,392	4,041,311	4,230,626	3,881,912	3,608,821
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	4,273,392	4,041,311	4,230,626	3,881,912	3,608,821
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	4,203	21,574	4,639	0	0
Additional tier 1 capital before deductions	4,203	21,574	4,639	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	4,203	21,574	4,639	0	0
Tier 1 Capital	4,277,595	4,062,885	4,235,265	3,881,912	3,608,821
Tier 2 Capital					
Tier 2 capital instruments and related surplus	131,223	276,044	131,226	276,005	275,922
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	224,358	263,669	228,296	331,193	212,344
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	355,581	539,713	359,522	607,198	488,266
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	355,581	539,713	359,522	607,198	488,266
Exited advanced approach tier 2 capital					
Total capital	4,633,176	4,602,598	4,594,787	4,489,110	4,097,087
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	47,999,970	49,919,007	50,653,315	50,019,531	44,077,815
Less: Deductions from common equity tier 1 capital	1,104,380	1,127,096	1,111,142	1,133,192	1,142,051
Less: Other deductions	2,596	1,431,358	2,596	2,014,250	-73
Total assets for leverage ratio	46,892,994	47,360,553	49,539,577	46,872,089	42,935,837
Total risk-weighted assets	36,787,092	33,824,865	34,575,278	32,493,399	31,673,425
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.62	11.85	50	11.95	12.66	46	12.24	12.37	51	11.95	12.35	48	11.39	12.11	42
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.63	12.53	39	12.01	13.44	28	12.25	13.11	40	11.95	13.08	34	11.39	12.78	32
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.59	14.37	17	13.61	15.42	16	13.29	14.91	21	13.82	15.23	27	12.94	14.36	29
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.12	9.08	54	8.58	9.11	37	8.55	8.98	39	8.28	9.13	26	8.41	9.76	13
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	6,556	5,912	11,766	12,703	13,861	10.89	1424.65
Other insurance activities income	6,556	5,912	11,766	12,703	13,861	10.89	1424.65
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	409,937	401,163	405,608	398,970	389,879	2.19	31.06

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.83	0.36	79	0.65	0.37	75	0.64	0.36	75	0.67	0.41	76	0.78	0.47	78
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91		
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09		
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Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.07	12.13	38	9.17	11.54	40	9.03	12	36	9.34	11.03	43	10.21	11.51	46
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	74,887			75,094			76,086			71,868			81,269		
Net assets of broker-dealer subsidiaries / Consolidated assets	0.16	0.53	85	0.16	0.47	85	0.15	0.46	85	0.15	0.75	82	0.19	1.39	79

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	7,933	5,821	21,240	22,508
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	7,933	5,821	21,240	22,508
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	275	275	275	275	275
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	275	8,208	6,096	21,515	22,783
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-100	11.61	4	-66.22	-1.19	6	-72.59	6.83	5	-5.63	-2.40	47	47.66	22.48	84
Total selected assets	-96.65	18.50	4	-65.46	3.19	5	-71.67	9.48	4	-5.57	2.04	36	46.82	12.40	87
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	2,781,010	3,239,689	2,942,623	2,710,818	6,384,564	-14.16	-57.75
1-4 family residential loans	2,781,010	3,239,689	2,942,623	2,710,818	6,384,564	-14.16	-57.75
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	6.12	6.87	5.85	5.80	15.09
1-4 family residential loans	6.12	6.87	5.85	5.80	15.09
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans	19.61	21.55	21.19	18.98	29.43
Home equity lines	1.61	1.48	1.60	1.52	1.52
Credit card receivables	0	0	0	0	0
Auto loans and other consumer loans	1.70	1.69	1.91	1.50	1.45
Commercial and industrial loans	33.37	33.38	32.59	36.85	31.10
All other loans and leases	43.72	41.91	42.70	41.15	36.51

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	1.28	1.72	1.44	2.06	2.68

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	96,357	93,045	89,895	151,728	243,693	3.56	-55.84
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	96,357	93,045	89,895	151,728	243,693	3.56	-55.84
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	96,357	93,045	89,895	151,728	243,693	3.56	-55.84
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.46	2.87	3.05	5.60	3.82
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	3.46	2.87	3.05	5.60	3.82
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	3.46	2.87	3.05	5.60	3.82
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.39	2.91	2.82	4.43	3.50
Home equity lines	0.07	0.10	0.12	0.18	0.29
Credit card receivables					
Commercial and industrial loans	0.06	0.02	0.06	0.06	0.11
All other loans and leases	0.02	0	0.12	0.03	0.08
Total managed loans past due 30–89 days	0.70	0.64	0.67	0.88	1.10
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.84	1.66	2.40	1.60	1.27
Home equity lines	0	0	0	0.05	0.08
Credit card receivables					
Commercial and industrial loans	0	0	0	0.02	0.04
All other loans and leases	0	0	0	0.07	0
Total managed loans past due 90+ days	0.36	0.36	0.51	0.34	0.39
Total Past Due Managed Assets	1.06	1	1.18	1.22	1.49
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	-0.01	0	-0.03	0
Home equity lines	-0.01	0.17	0.09	0	0
Credit card receivables					
Commercial and industrial loans	0.03	0.70	0.45	0.71	0.45
All other loans and leases	0.08	0.02	0.02	0.03	0.01
Net Losses on Managed Assets Percent of Total Managed Assets	0.04	0.24	0.16	0.27	0.14

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	51,932	136,910	483,868	179,140	344,007	-62.07	-30.82
Dividends	50,000	135,000	480,000	175,000	340,000	-62.96	-33.33
Interest	1,932	1,910	3,868	4,140	4,007	1.15	2700.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	43,281	8,030	8,030	25,050	9,325	438.99	147.32
Dividends	43,281	8,030	8,030	25,050	9,325	438.99	147.32
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	95,213	144,940	491,898	204,190	353,332	-34.31	2.86
Securities gains (losses)	0	0	0	0	0		
Other operating income	266	920	2,219	766	1,152	-71.09	-47.53
Total operating income	95,479	145,860	494,117	204,956	354,484	-34.54	2.58
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	1,694	5,766	8,676	11,554	11,501	-70.62	-59.09
Other expenses	2,461	2,498	9,935	5,087	5,903	-1.48	184.18
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,155	8,264	18,611	16,641	17,404	-49.72	-17.02
Income (loss) before taxes	87,394	137,667	475,801	189,921	340,213	-36.52	-0.77
Applicable income taxes (credit)	-1,458	-1,411	-4,202	-4,502	-4,516		
Extraordinary items							
Income before undistributed income of subsidiaries	88,852	139,078	480,003	194,423	344,729	-36.11	-1.17
Equity in undistributed income of subsidiaries	106,482	173,403	138,118	240,607	156,029	-38.59	22.96
Bank subsidiaries	151,158	182,211	126,380	276,217	166,797	-17.04	56.29
Nonbank subsidiaries	-44,676	-8,808	11,738	-35,610	-10,768		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	195,334	312,481	618,121	435,030	500,758	-37.49	10.67
Memoranda							
Bank net income	201,158	317,211	606,380	451,217	506,797	-36.59	17.14
Nonbank net income	-1,395	-778	19,768	-10,560	-1,443		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	4,496,793	92.29	5,226,113	93.06	5,020,474	91.26	5,144,582	4,680,854	-13.96	40.81
Common and preferred stock	4,430,378	90.93	5,156,373	91.82	4,951,405	90	5,079,336	4,602,977	-14.08	38.73
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	65,178	1.34	65,196	1.16	65,187	1.18	65,204	65,220	-0.03	
Other receivables	1,237	0.03	4,544	0.08	3,882	0.07	42	12,657	-72.78	
Investment in nonbank subsidiaries	195,218	4.01	196,832	3.51	228,447	4.15	195,768	216,542	-0.82	15.95
Common and preferred stock	195,218	4.01	196,832	3.51	228,447	4.15	195,768	216,542	-0.82	15.95
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	14,185	0.29	17,891	0.32	18,115	0.33	17,821	16,215	-20.71	-18.28
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	161,947	3.32	168,325	3	230,647	4.19	183,806	214,780	-3.79	-14.72
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	1,463	0.03	1,463	0.03	1,463	0.03	1,463	1,463	0.00	0.00
Other assets	2,711	0.06	4,970	0.09	2,383	0.04	5,011	7,746	-45.45	3665.28
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	4,872,317	100.00	5,615,594	100.00	5,501,529	100.00	5,548,451	5,137,600	-13.24	36.35
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	60,159	1.23	205,005	3.65	60,167	1.09	204,989	204,955	-70.65	-58.41
Other liabilities	3,312	0.07	6,228	0.11	6,253	0.11	5,819	5,564	-46.82	-45.24
Balance due to subsidiaries and related institutions	71,507	1.47	71,384	1.27	71,375	1.30	71,377	71,286	0.17	56651.59
Total liabilities	134,978	2.77	282,617	5.03	137,795	2.50	282,185	281,805	-52.24	-10.51
Equity Capital	4,737,339	97.23	5,332,977	94.97	5,363,734	97.50	5,266,266	4,855,795	-11.17	38.42
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	5	0	5	0	5	0	5	5	0.00	25.00
Common surplus	1,381,676	28.36	1,373,101	24.45	1,378,794	25.06	1,368,062	1,350,995	0.62	35.79
Retained earnings	4,570,837	93.81	4,214,130	75.04	4,447,693	80.84	3,973,675	3,729,778	8.46	55.34
Accumulated other comprehensive income	-602,628	-12.37	226,768	4.04	72,371	1.32	335,868	104,923		
Other equity capital components	-612,551	-12.57	-481,027	-8.57	-535,129	-9.73	-411,344	-329,906		
Total liabilities and equity capital	4,872,317	100.00	5,615,594	100.00	5,501,529	100.00	5,548,451	5,137,600	-13.24	36.35
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	71,064	1.46	71,038	1.27	71,059	1.29	71,016	70,967	0.04	
Notes payable to subsidiaries that issued TPS	71,064	1.46	71,038	1.27	71,059	1.29	71,016	70,967	0.04	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	7.40	10.52	18	11.84	12.64	50	11.59	11.94	52	8.52	7.29	63	10.93	9.68	69
Bank net income / Average equity investment in banks	8.71	11.07	30	12.42	12.37	58	11.97	11.80	58	9.21	7.45	67	11.36	10.51	66
Nonbank net income / Average equity investment in nonbanks	-1.38	10.05	9	-0.79	13.40	6	9.45	13.12	48	-5.39	9.75	4	-0.66	7.89	12
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	102.98	98.83	53	101.51	96.24	50	98.10	96.79	29	103.72	88.16	57	101.21	82.22	42
Nonbank net income / Parent net income		2.55			3.10			3.40	70		3.59			5.93	
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	2.85	17.48	19	5.30	16.87	22	2.57	16.81	19	5.36	20.06	20	5.80	20.43	23
Total debt / Equity capital	1.27	12.15	28	3.84	11.60	31	1.12	11.71	26	3.89	14.41	29	4.22	14.31	37
Total debt + notes payable to subs that issued TPS / Equity capital	2.77	14.28	21	5.18	13.82	25	2.45	13.63	20	5.24	16.67	21	5.68	16.36	30
Total debt + Loans guaranteed for affiliate / Equity capital	1.27	12.21	28	3.84	11.69	31	1.12	11.77	26	3.89	14.68	29	4.22	14.56	37
Total debt / Equity capital – excess over fair value	1.27	12.27	28	3.84	11.71	31	1.12	11.81	26	3.89	14.52	29	4.22	14.51	37
Long-term debt / Equity capital	1.27	11.61	29	3.84	11.05	31	1.12	10.95	27	3.89	13.56	29	4.22	13.04	38
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	36.08	39.62	45	23.60	39.10	34	35.82	39.86	41	10.46	34.67	27	67.65	28.44	84
Double Leverage															
Equity investment in subs / Equity capital	97.64	103.92	19	100.38	103.07	40	96.57	103.22	12	100.17	102.81	37	99.25	103.22	24
Total investment in subs / Equity capital	99.04	109.01	18	101.69	108.26	36	97.86	108.40	10	101.41	110.16	31	100.86	111.07	30
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.29	0.41	15	0.03	0.25	40	-0.30	0.29	12	0.02	0.47	36	-0.07	0.36	25
Equity investment in subs – equity cap / Net income-div (X)		1.23		0.04	0.83	5		1.05		0.03	1.82	5		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	126.98	126.15	56	183.42	138.64	75	306.25	152.85	93	130.04	136.59	54	223.12	177.68	73
Cash from ops + noncash items + op expense / Op expense + dividend	126.33	116.54	56	188.27	130.64	76	309.48	154.48	92	140.10	147.24	57	222.45	190.27	72
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	10.01	92.87	17	80.72	103.17	37	114.98	98.54	68	80.77	134.08	16	129.64	116.34	66
Pretax operating income + interest expense / Interest expense	5,259.03	1,457.38	90	2,487.57	1,479.01	78	5,584.11	1,835.33	91	1,743.77	2,016.32	71	3,058.12	1,968.54	82
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,249.33	1,417.74	85	2,154.42	1,667.11	76	4,616.81	1,770.77	88	1,462.03	1,539.23	69	2,364.46	1,632.83	76
Dividends + interest from subsidiaries / Interest expense + dividends	128.87	140.52	53	186.32	153.06	70	321.96	174.12	86	130.90	150.43	48	227.96	210.80	66
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.31	3.32	57	2.99	3.64	50	4.19	3.44	61	3.31	3.85	54	4.07	2.64	68
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.57	1.69	75	0.60	1.79	75	0.54	1.76	73	0.54	2.66	72	0.64	5.62	64
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	81.25	82.17	59	51.79	78.46	34	30.02	66.37	19	74.29	81.10	53	41.63	57.84	38
Dividends declared / Net income	36.96	34	56	23.05	25.30	46	23.31	28.27	39	33.20	42.29	38	28.66	33.08	39
Net income – dividends / Average equity.....	4.66	7.04	26	9.11	9.64	55	8.89	8.62	61	5.69	4.14	72	7.80	6.46	67
Percent of Dividends Paid															
Dividends from bank subsidiaries	69.26	128.25	33	187.43	139.49	74	333.09	155.92	84	121.16	132.17	50	236.94	178.13	67
Dividends from nonbank subsidiaries	59.96	2.20	97	11.15	3.97	84	5.57	4.90	75	17.34	3.41	89	6.50	7.53	71
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	129.22	168.66	47	198.58	193.08	68	338.66	203.53	82	138.50	174.85	45	243.44	260.40	58
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	24.86	43.08	37	42.56	36.56	55	79.16	45.96	82	38.78	60.28	31	67.09	66.55	50
Interest income from bank subsidiaries.....	0.96	0.13	89	0.60	0.11	89	0.64	0.11	88	0.92	0.36	83	0.79	0.54	74
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	25.82	46.71	34	43.16	38.35	55	79.80	51.33	79	39.70	62.88	31	67.88	69.36	44
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17		40.62	62.63	40		56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35		0	2.44	31		7.38			20.25	
Management and service fees from nonbank subsidiaries		0.54			0.63		0	0.37	40		0.86			1.92	
Other income from nonbank subsidiaries.....		0.18			0.08		0	0.07	45		0.16			1.06	
Operating income from nonbank subsidiaries		54.49			76.16		40.62	87.22	36		79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	52.37	65.33	30	92.55	67.82	49	97.14	74.16	55	85.38	69.76	40	95.91	67.32	59
Interest income from bank subsidiaries.....	2.02	0.78	88	1.31	0.39	86	0.78	0.23	85	2.02	0.63	84	1.13	0.80	73
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	54.39	75.26	23	93.86	81.78	38	97.93	83.13	46	87.40	82.20	28	97.04	78.80	45
Dividends from nonbank subsidiaries	45.33	3.28	94	5.51	2.67	82	1.63	3.07	69	12.22	1.95	89	2.63	2.65	72
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	45.33	5.58	92	5.51	6.48	74	1.63	4.67	63	12.22	4.70	84	2.63	7.29	63
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	118.13	28.16	91	34.65	28.31	65	118.10	26.38	93	34.64	27.08	65	34.63	28.33	70